

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:
MARCEL E FONTANELLE and
SHARON C FONTANELLE,

Debtors

CASE NO.: 3:11-bk-05567-JAF
Chapter 13

MARCEL E FONTANELLE and
SHARON C FONTANELLE,
Plaintiff(s)

Adv. No. 3:11-ap-01005-JAF

v.

JAX FEDERAL CREDIT UNION,
Defendant(s).

CONSENT JUDGMENT

This Judgment is entered upon stipulation of the parties by and through their undersigned attorneys, it is:

ORDERED AND ADJUDGED

1. Judgment is entered in favor of the Plaintiffs, Marcel E. Fontanelle and Sharon C. Fontanelle against the Defendant, Jax Federal Credit Union.
2. Defendant's lien on the Plaintiffs' property located at 6680 Marblow Drive, Jacksonville, Florida 32277, with the legal description of :

**Lot 770, Fort Caroline Club Estates Unit No. 8, According To The
Platt Thereof, As Recorded In Plat Book 31, Pages 52 and 52A, Of
The Current Public Records Of Duval County, Florida.**

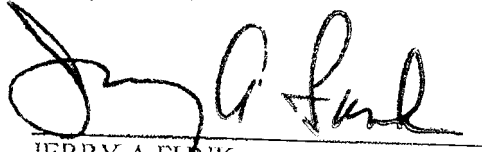
as recorded at OR book 13519 Page 807, Doc # 2006321407 of the Public Records of Duval County, Florida is wholly unsecured under the provisions of 11 U.S.C. §506.

3. The lien on the real property held by Jax Federal Credit Union shall be avoided at such time as the Chapter 13 case is completed and a discharge has been entered pursuant to 11 U.S.C.

§ 1141. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt and shall be a valid encumbrance upon the subject property.

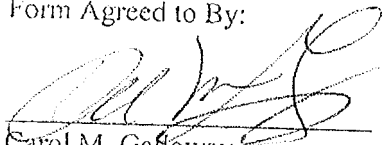
4. To the extent that the Defendant has filed a Proof of Claim in the main bankruptcy case, then such claim may be amended to claim an unsecured claim.

DATED this 12 day of March, 2012 in Jacksonville, Florida.

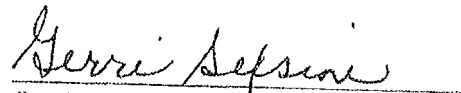


JERRY A FUNK
United States Bankruptcy Judge

Form Agreed to By:



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RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54. NO. 7508